IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPELLANTS: LIKOUREZOS et al. GROUP ART UNIT: 3628

SERIAL NO.: 09/764,618 FILED: January 17, 2001

EXAMINER: Clement B. Graham Atty. Docket No.: 1002

FOR: SYSTEM AND METHOD FOR EFFECTING PAYMENT

FOR AN ELECTRONIC COMMERCE TRANSACTION

DATED: February 27, 2008

Mail Stop: RCE

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

PRELIMINARY AMENDMENT

Dear Sir:

In light of the decision by the Board of Patent Appeals and Interferences (BPAI) on August 22, 2007 and the subsequent affirmation of this decision on January 10, 2008 in response to Applicants' Request for a Rehearing, Applicants' respectfully request continued examination of the above-noted patent application and the consideration of the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper. Remarks begin on page 24 of this paper.